UNITED STATES DISTRICT COURT
DISTRICT OF NEW HAMPSHIRE

UNITED STATES OF AMERICA	)	Criminal Case No. 19-__cr-216-01/03-LM
	)	
v.	)	
	)	
RICARDO AUGUSTO DOS SANTOS,	)	
ESTEFANO DALL ANESE BORLOTTI,	)	
& JUAN CAMILO CUNDA	)	

INDICTMENT

The Grand Jury charges:

Background

1.   At all times relevant to this indictment, Federal Savings Bank ("FSB") was a financial institution that provided a range of banking services, with deposits insured by the Federal Deposit Insurance Corporation ("FDIC").

2.   At all times relevant to this indictment, Holy Rosary Credit Union ("HRCU") was a financial institution that provide a range of bank services, with deposits insured by the National Credit Union Association ("NCUA").

3.   At all times relevant to this indictment, FSB and HRCU allowed customers to access bank accounts, withdraw U.S. currency, and perform other activities at automated teller machines ("ATMs") at branch locations in New Hampshire.

COUNT ONE
Conspiracy to Commit Bank Fraud
18 U.S.C. § 1349

4.   From on or about April 27, 2019, to on or about June 24, 2019, in the District of New Hampshire, and elsewhere, the defendants,

RICARDO AUGUSTO DOS SANTOS,

ESTEFANO DALL ANESE BORLOTTTI,

and

JUAN CAMILO CUNDA,

knowingly and willfully conspired and agreed amongst themselves to commit bank fraud in violation of Title 18, United States Code, Section 1344, in that they devised a scheme and artifice to defraud and obtain money from FSB and HRCU by means of false and fraudulent pretenses, representations and promises by presenting counterfeit access cards at ATMs in order to obtain United States Currency from accounts belonging to other individuals.

Object of the Conspiracy

5.   It was the object of the conspiracy for the defendants to enrich themselves and others by withdrawing funds from compromised bank accounts.

Manner and Means of Conspiracy

6.   It was part of the conspiracy that the defendants presented counterfeit and unauthorized ATM cards at FSB and HRCU in order to use those counterfeit and unauthorized ATM cards to obtain funds in the custody of FSB and HRCU.

Overt Acts in Furtherance

7.   In furtherance of the conspiracy and to effect the unlawful object thereof, the defendants, and others, committed and caused to be committed at least one of the following acts, among others:

a.   Between on or about April 27, 2019, continuing through on or about April 29, 2019, DOS SANTOS was captured by ATM security cameras at FSB ATMs in New Hampshire using counterfeit access cards encoded with stolen account information to withdraw United States currency;

b.   Between on or about May 25, 2019, continuing through May 28, 2019, DOS SANTOS and BORLOTTI were captured by ATM security cameras at FSB ATMs in New Hampshire using counterfeit access cards encoded with stolen account information to withdraw United States currency;

c.   Between on or about June 19, 2019, continuing through on or about June 23, 2019, DOS SANTOS, BORLOTTI and CUNDA were captured by ATM security cameras at FSB ATMs in New Hampshire using counterfeit access cards encoded with stolen account information, attempting to withdraw United States currency.

d.   Between on or about May 25, 2019, continuing through on or about May 28, 2019, DOS SANTOS and BORLOTTI were captured by ATM security cameras at HRCU ATMs in New Hampshire using counterfeit access cards encoded with stolen account information, to withdraw United States currency.

e.   Between on or about June 19, 2019, continuing through on or about June 23, 2019, DOS SANTOS, BORLOTTI and CUNDA were captured by ATM security cameras at HRCU ATMs in New Hampshire using counterfeit access cards encoded with stolen account information, to withdraw United States currency.

f.   On or about June 24, 2019, DOS SANTOS and BORLOTTI made cash deposits of their ill-gotten gains into a bank account in the name of CUNDA.

All in violation of Title 18, United States Code, Section 1349.

A TRUE BILL

Dated: October 30, 2019   /s/ Foreperson
                                                 FOREPERSON

SCOTT W. MURRAY
UNITED STATES ATTORNEY

        /s/ Charles L. Rombeau
By: Charles L. Rombeau
        Assistant U.S. Attorney

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